

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: SUSAN M. FESSLER § Case No. 09-72961  
MICHAEL B. FESSLER §  
§  
Debtors §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2009.
- 2) The plan was confirmed on 02/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/09/2010, 11/05/2013.
- 5) The case was completed on 08/12/2014.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$118,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$61,995.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 121,846.45
Less amount refunded to debtor	\$ 3,081.70
<b>NET RECEIPTS</b>	<b>\$ 118,764.75</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,124.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 6,964.88
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 10,088.88</b>
Attorney fees paid and disclosed by debtor:	\$ 650.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID M SIEGEL & ASSOCIATES	Lgl	3,500.00	3,774.00	3,774.00	3,124.00	0.00
BACHOMELNS	Sec	0.00	NA	NA	0.00	0.00
HSBC	Sec	12,943.00	10,350.00	10,145.00	10,145.00	498.54
HSBC	Uns	0.00	2,083.59	2,288.59	2,288.59	0.00
INTERNAL REVENUE SERVICE	Pri	11,382.00	13,091.53	13,091.53	13,091.53	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	706.29	706.29	706.29	0.00
AMERICAN EXPRESS CENTURION	Uns	11,485.00	11,723.11	11,723.11	11,723.11	0.00
FIA CARD SERVICES aka BANK OF	Uns	2,322.00	2,345.41	2,345.41	2,345.41	0.00
EAST BAY FUNDING LLC	Uns	7,102.00	7,066.76	7,066.76	7,066.76	0.00
PRA RECEIVABLES MANAGEMENT	Uns	7,474.00	7,364.02	7,364.02	7,364.02	0.00
BILL ME LATER	Uns	1,377.00	NA	NA	0.00	0.00
VANDA, LLC	Uns	1,459.00	1,489.77	1,489.77	1,489.77	0.00
RBS CITIZENS NA	Uns	1,561.00	1,599.36	1,599.36	1,599.36	0.00
ECAST SETTLEMENT	Uns	7,873.00	7,886.58	7,886.58	7,886.58	0.00
ECAST SETTLEMENT	Uns	11,409.00	11,428.20	11,428.20	11,428.20	0.00
PRA RECEIVABLES MANAGEMENT	Uns	8,137.00	8,204.50	8,204.50	8,204.50	0.00
PRA RECEIVABLES MANAGEMENT	Uns	540.00	510.27	510.27	510.27	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,679.00	1,656.71	1,656.71	1,656.71	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	356.00	354.02	354.02	354.02	0.00
HSBC BANK	Uns	10,917.00	NA	NA	0.00	0.00
HSBC BANK	Uns	5,515.00	NA	NA	0.00	0.00
JPMC	Uns	29,248.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE	Uns	4,674.00	9,458.79	9,458.79	9,458.79	0.00
UAS/MRU	Uns	14,690.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	4,588.00	4,634.94	4,634.94	4,634.94	0.00
WFNNB	Uns	248.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	641.00	662.45	662.45	662.45	0.00
JULIE FESSLER	Uns	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	0.00	5,561.03	5,561.03	5,561.03	0.00
ECMC	Uns	0.00	30,994.61	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 10,145.00	\$ 10,145.00	\$ 498.54
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 10,145.00</b>	<b>\$ 10,145.00</b>	<b>\$ 498.54</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 13,091.53	\$ 13,091.53	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 13,091.53</b>	<b>\$ 13,091.53</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 84,940.80</b>	<b>\$ 84,940.80</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 10,088.88
Disbursements to Creditors	\$ 108,675.87
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 118,764.75</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/19/2014

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.